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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-1(b)

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Mortgage Servicing

Celia Marie Zelinski

In Re:

Chapter: 13
Case No.: 19-32727-VFP

Hearing Date:

by Clerk

Order Filed on August 18, 2023

U.S. Bankruptcy Court

District of New Jersey

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Debtor(s)

Judge: Vincent F. Papalia, U.S.B.J.

Recommended Local Form \Box Followed \boxtimes Modified

ORDER VACATING AUTOMATIC STAY AND CO-DEBTOR STAY

The relief set forth on the following pages is hereby **ORDERED**

DATED: August 18, 2023

Honorable Vincent F. Papalia United States Bankruptcy Judge Debtor(s): Celia Marie Zelinski Case No.: 19-32727-VFP

Caption of Order: Order Vacating Automatic Stay and Co-Debtor Stay

Upon the Motion of NewRez LLC d/b/a Shellpoint Mortgage Servicing, on behalf of itself and its successors and/or assigns (hereinafter collectively "Secured Creditor" and/or "Movant"), under Bankruptcy Code Section 362(d) for relief from the automatic stay and under Bankruptcy Code Section 1301 for relief from the co-debtor stay as to certain real property as hereinafter set forth, and for cause shown,

ORDERED as follows:

The automatic stay of Bankruptcy Code Section 362(a) and co-debtor stay of Bankruptcy Code Section 1301 is vacated to permit the Movant its successors and/or assigns to institute or resume and prosecute to conclusion one or more action(s) in the court(s) of appropriate jurisdiction to foreclose mortgage(s) held by the movant upon the following:

Real property more fully described as: 50 Meriden Rd, Rockaway, NJ 07866, also known as Block 30701, Lot 30 as shown on the Tax Map of the Township of Rockaway, Morris County, New Jersey.

It is further ORDERED that the Movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

It is further ORDERED that the Movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

It is further ORDERED that all communications sent by Movant in connection with proceeding against the property including, but not limited to, notices required by state law and communications to offer and provide information with regard to a potential Forbearance Agreement, Loan Modification, Refinance Agreement, Loss Mitigation Agreement, or other Loan Workout, may be sent directly to Debtors.

The movant shall serve this Order on the debtor, any trustee and other party who entered an appearance on the motion.